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STATEMENT BY APPLICANT**

( Not for submission under 37 CFR 1.99)

Application Number 10708822

Filing Date 2004-03-26



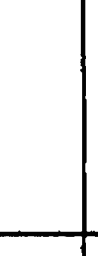





First Named Inventor Blayn Beenau

Art Unit 2876

Examiner Name Daniel Walsh

Attorney Docket Number 60655.8300

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Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4558211		1985-12-10	Berstein	
	2	4868849		1989-09-19	Tamaoki	
	3	5694596		1997-12-02	Campbell	
	4	5705852		1998-01-06	Orihara, et al.	
	5	5715399		1998-02-03	Bezos	
	6	5770843		1998-06-23	Rose, et al.	
	7	5852812		1998-12-22	Reeder	
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First Named Inventor	Blayn Beenau	
Art Unit	2876	
Examiner Name	Daniel Walsh	
Attorney Docket Number	60655.8300	

DW	9	5914472		1999-06-22	Foladare, et al.	
	10	5930767		1999-07-27	Reber, et al.	
	11	5950174		1999-09-07	Brendzel	
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	13	5956693		1999-09-21	Geerlings	
	14	5956699		1999-09-21	Wong, et al.	
	15	5960416		1999-09-28	Block	
	16	5970470		1999-10-19	Walker	
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Y	18	5983200		1999-11-09	Slotznick	
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Dly	20	6021943		2000-02-08	Chastain	
	21	6029175		2000-02-22	Chow	
	22	6044360		2000-03-28	Picciallo	
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	26	6088683		2000-07-11	Jalili	
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	31	6575361		2003-06-10	Graves, et al.	
	32	6747546		2007-08-22	Hikita, et al.	
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	39	4725719		1988-02-16	Oncken, et al.	
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gm	42	5461217		1995-10-24	Claus	
	43	5521966		1996-05-28	Friedes, et al.	
	44	5539825		1996-07-23	Akiyama	
	45	5559887		1996-09-24	Davis, et al.	
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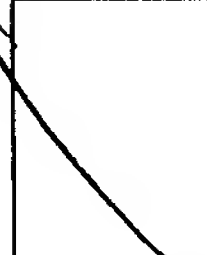
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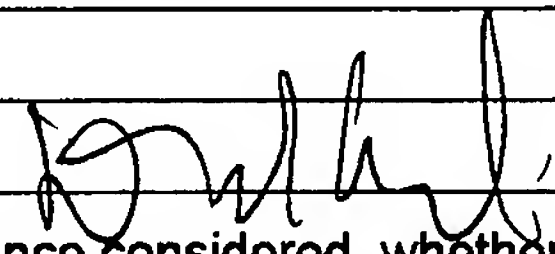
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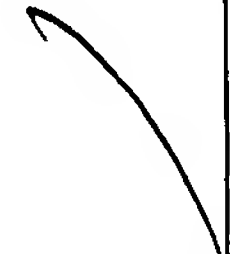
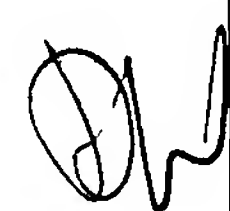

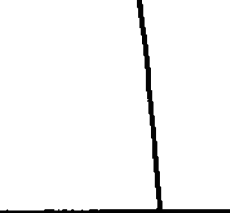


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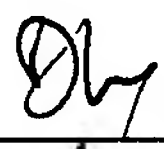

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	1	20030097344		2003-05-22	Chaum, et al.		
	2	20040031856		2004-02-19	Atsmon, et al.		
	3	20040149820		2004-08-05	Zulli		
	4	20050040221		2005-02-24	Schwarz, Jr.		
	5	20050123137		2005-06-09	McCallum		

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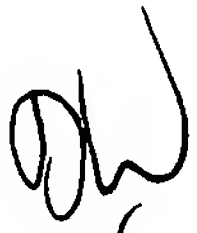

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	6	20050216424		2005-09-09	Gandre, et al.	
	7	20060229988		2006-10-12	Oshima, et al.	

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	2	WO 97/40459	WO		1997-10-30	Mowery, et al.		<input type="checkbox"/>
	3	WO 99/40548	WO		1999-08-12	Mondex International Inc.		<input type="checkbox"/>
	4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
	5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
	6	1345146	EP		2003-09-17	NCR International Inc.	Same as JP 2003-288646	<input type="checkbox"/>
	7	2003-288646	JP		2003-10-10	NCR International Inc.	Same as EP1345146	<input type="checkbox"/>



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DW	8	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
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	10	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	11	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
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	13	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
X	14	1017030	EP		2000-07-05	IBM		<input type="checkbox"/>

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DW	1	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>
J	2	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>

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DW	3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
I	4	American Express, "Private Payments(SM); A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
	5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.crdforum.c	<input type="checkbox"/>
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X	13	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>


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DW	14	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
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	18	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
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	23	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
↓	24	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at <a href="http://www.obongo.com/chabi/website/index.htm">http://www.obongo.com/chabi/website/index.htm</a> )	<input type="checkbox"/>

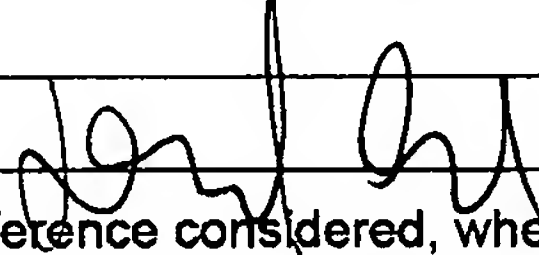
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	25	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>
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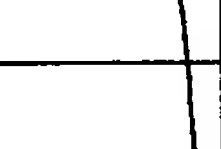
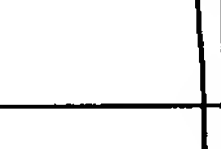


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DL	9	5815657		1998-09-29	Williams, et al.	
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	15	5892211		1999-04-06	Davis, et al.	
	16	5898838		1999-04-27	Wagner	
	17	5905908		1999-05-18	Wagner	
	18	5907620		1999-05-25	Klemba, et al.	
✓	19	5912446		1999-06-15	Wong, et al.	

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	29	6263446		2001-07-17	Kausik, et al.	
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Examiner Name	Daniel Walsh	
Attorney Docket Number	60655.8300	


DW	4	20040030601		2004-02-12	Pond, et al.	
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
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First Named Inventor	Blayn Beenau
Art Unit	2876
Examiner Name	Daniel Walsh
Attorney Docket Number	60655.8300


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**EXAMINER SIGNATURE**

Examiner Signature		Date Considered	8-23-07
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